

# Concordia University

## Code of Conduct for Educational Loans

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The Higher Education Opportunity Act of 2008 (HEOA) requires that institutions participating in the federal student loan programs develop, publish and enforce a code of conduct with respect to students' loans.

1. No action will be taken by University financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest. Employees within the University financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
2. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution.
3. No employees of the University financial aid office and those employees who have responsibilities with respect to education loans shall solicit or accept any gift from a lender, guarantor, or servicer of education loans.
4. Information provided by the University financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
5. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
6. Employees of the University's financial aid offices and those employees who have responsibilities with respect to education loans and who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders of guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lender or guarantors, except that the employee may be reimbursed from reasonable expenses incurred in serving on such advisory board, commission, or group.